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COMMONWEALTH OF KENTUCKY
ENVIRONMENTAL AND PUBLIC PROTECTION CABINET
OFFICE OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2005-AH-013

IN RE: THE MATTER OF MELISSCON, INC. dba MNC FINANCIAL

ORDER OF ACCEPTANCE OF SURRENDER
OF LICENSE IN LIEU OF REVOCATION

WHEREAS, Melissa Kilgore, president of Melisscon, Inc. dba MNC Financial (hereinafter the "Licensee") has requested that she be allowed to surrender the Licensee's mortgage loan broker license prior to OFI filing an administrative complaint seeking to revoke the license.

WHEREAS, the Office of Financial Institutions (hereinafter "OFI") issued mortgage broker license #6936 to the Licensee for the purpose of conducting mortgage broker business in the Commonwealth of Kentucky at an office located at 1401 Winchester Avenue, Ashland, Kentucky 41101.

WHEREAS, on February 22, 2005, OFI conducted an examination of the Licensee, pursuant to KRS 294.170, in which a review of its closed loan files revealed that persons in the Licensee's office had made up benefit letters purporting to be from the office of the Social Security Administration, showing income information for the borrowers, which were submitted to lenders in order to obtain funding for mortgage loans.

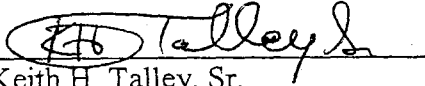
WHEREAS, the manufacture and submission of letters falsely claiming to be from the Social Security Administration would be grounds for the revocation of a mortgage loan broker license pursuant to KRS 294.090(7).

WHEREAS, in order to avoid the need for formal administrative proceedings Melissa Kilgore has agreed to surrender the mortgage loan broker license of the Licensee in lieu of revocation. In addition, Ms. Kilgore has agreed to waive formal proceedings and agreed to entry of this order by the Acting Executive Director.

THEREFORE, the surrender of the mortgage loan broker license is accepted in lieu of revocation and the Licensee is hereby prohibited from engaging in the mortgage loan broker business in the Commonwealth of Kentucky.

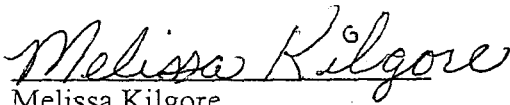
This is a FINAL and APPEALABLE Order.

So Ordered this 6th day of June 2005.


Keith H. Talley, Sr.
Acting Executive Director
Office of Financial Institutions
1025 Capital Center Drive, Suite 200
Frankfort, Kentucky 40601

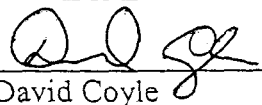
AGREED TO:

This 25th day of May, 2005


Melissa Kilgore
President, Melisscon, Inc., dba MNC Financial

AGREED TO:

This 19th day of May, 2005


David Coyle
Director, Division of Financial Institutions